

<i>SERFF Tracking Number:</i>	<i>BBDE-127301637</i>	<i>State:</i>	<i>Delaware</i>
<i>Filing Company:</i>	<i>Blue Cross Blue Shield of Delaware</i>	<i>State Tracking Number:</i>	<i>43809</i>
<i>Company Tracking Number:</i>	<i>061101</i>		
<i>TOI:</i>	<i>H15I Individual Health - Hospital/Surgical/Medical Expense</i>	<i>Sub-TOI:</i>	<i>H15I.001 Health - Hospital/Surgical/Medical Expense</i>
<i>Product Name:</i>	<i>Blue Individual Rates</i>		
<i>Project Name/Number:</i>	<i>Blue Individual Rates 10/1/11/</i>		

Filing at a Glance

Company: Blue Cross Blue Shield of Delaware

Product Name: Blue Individual Rates

TOI: H15I Individual Health -

Hospital/Surgical/Medical Expense

Sub-TOI: H15I.001 Health -

Hospital/Surgical/Medical Expense

Filing Type: Rate

SERFF Tr Num: BBDE-127301637 State: Delaware

SERFF Status: Assigned

State Tr Num: 43809

Co Tr Num: 061101

State Status: Filing Outsourced for
Actuarial Review

Reviewer(s): Jennifer Dawson
(LRF), Linda Nemes (LRF), Laura
Mauchly

Authors: Jonathan Neipris, Elaine
Rybaltowski, Elizabeth Dinc

Disposition Date:

Date Submitted: 06/30/2011

Disposition Status:

Implementation Date Requested: 10/01/2011

Implementation Date:

State Filing Description:

General Information

Project Name: Blue Individual Rates 10/1/11

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: 9.2%

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type: Individual

Filing Status Changed: 07/20/2011

State Status Changed: 07/22/2011

Created By: Elizabeth Dinc

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Elizabeth Dinc

PPACA: Non-Grandfathered Immed Mkt Reforms, Grandfathered Immed Mkt Reforms

PPACA Notes: null

Filing Description:

The composite annual increase (from the October 2010 rates to these October 2011 rates) is 9.2%.

This filing also includes rates for the first three quarters of 2012, thus covering a 12 month period in total.

We have included an Actuarial Memorandum, a Statement of Actuarial Opinion and Exhibits regarding these rates, as well as the Filing Certifications and our check in the amount of the \$50.00 filing fee.

SERFF Tracking Number: BBDE-127301637 State: Delaware
 Filing Company: Blue Cross Blue Shield of Delaware State Tracking Number: 43809
 Company Tracking Number: 061101
 TOI: H151 Individual Health - Sub-TOI: H151.001 Health - Hospital/Surgical/Medical
 Hospital/Surgical/Medical Expense Expense
 Product Name: Blue Individual Rates
 Project Name/Number: Blue Individual Rates 10/1/11/

Company and Contact

Filing Contact Information

Jonathan Neipris, Senior Counsel jonathan.neipris@bcbsde.com
 800 Delaware Avenue 302-421-3025 [Phone]
 Suite 900 302-421-3387 [FAX]
 Wilmington, DE 19801-1368

Filing Company Information

Blue Cross Blue Shield of Delaware CoCode: 53287 State of Domicile: Delaware
 800 Delaware Ave. Group Code: Company Type:
 Suite 900 Group Name: State ID Number:
 Wilmington, DE 19801-1368 FEIN Number: 51-0020405
 (302) 421-3000 ext. [Phone]

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation:
 Per Company: Yes

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
P129388	\$50.00	06/30/2011

SERFF Tracking Number: BBDE-127301637 State: Delaware
 Filing Company: Blue Cross Blue Shield of Delaware State Tracking Number: 43809
 Company Tracking Number: 061101
 TOI: H151 Individual Health - Hospital/Surgical/Medical Expense Sub-TOI: H151.001 Health - Hospital/Surgical/Medical Expense
 Product Name: Blue Individual Rates
 Project Name/Number: Blue Individual Rates 10/1/11/

Rate Information

Rate data applies to filing.

Filing Method: SERFF
 Rate Change Type: Increase
 Overall Percentage of Last Rate Revision: 9.100%
 Effective Date of Last Rate Revision: 10/01/2010
 Filing Method of Last Filing: SERFF

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
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Blue Cross Blue Shield of Delaware	Increase	9.800%	9.200%	\$627,697	5,015	\$29,588,392	%	%
Product Type:	HMO	PPO	EPO	POS	HSA	HDHP	FFS	Other
Covered Lives:	1,724	2,227	443		2,800		803	
Policy Holders:	1,051	1,429	299		1,639		597	

SERFF Tracking Number: BBDE-127301637 State: Delaware
Filing Company: Blue Cross Blue Shield of Delaware State Tracking Number: 43809
Company Tracking Number: 061101
TOI: H151 Individual Health - Hospital/Surgical/Medical Expense Sub-TOI: H151.001 Health - Hospital/Surgical/Medical Expense
Product Name: Blue Individual Rates
Project Name/Number: Blue Individual Rates 10/1/11/

Rate Review Details

COMPANY:

Company Name: Blue Cross Blue Shield of Delaware
HHS Issuer Id: 76168
Product Names: Blue Choice PPO
Simply Blue EPO
Blue Care IPA
Blue Classic Traditional
Blue Advantage PPO HSA
Blue Advantage EPO HSA
Blue Advantage IPA HSA
Blue Advantage TRAD HSA

Trend Factors:

FORMS:

New Policy Forms:

Affected Forms:

Other Affected Forms: Various

REQUESTED RATE CHANGE

INFORMATION:

Change Period: Quarterly
Member Months: 104,010
Benefit Change: Increase
Percent Change Requested: Min: 6.9 Max: 9.9 Avg: 9.2

PRIOR RATE:

SERFF Tracking Number: BBDE-127301637 State: Delaware
Filing Company: Blue Cross Blue Shield of Delaware State Tracking Number: 43809
Company Tracking Number: 061101
TOI: H151 Individual Health - Hospital/Surgical/Medical Expense Sub-TOI: H151.001 Health - Hospital/Surgical/Medical Expense
Product Name: Blue Individual Rates
Project Name/Number: Blue Individual Rates 10/1/11/
Total Earned Premium: 26,383,998.00
Total Incurred Claims: 21,132,189.00
Annual \$: Min: 201.34 Max: 278.32 Avg: 253.67
REQUESTED RATE:
Projected Earned Premium: 29,588,392.00
Projected Incurred Claims: 24,478,519.00
Annual \$: Min: 207.93 Max: 320.54 Avg: 284.48

SERFF Tracking Number: BBDE-127301637 State: Delaware
 Filing Company: Blue Cross Blue Shield of Delaware State Tracking Number: 43809
 Company Tracking Number: 061101
 TOI: H151 Individual Health - Hospital/Surgical/Medical Expense Sub-TOI: H151.001 Health - Hospital/Surgical/Medical Expense
 Product Name: Blue Individual Rates
 Project Name/Number: Blue Individual Rates 10/1/11/

Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
	Oct 2011 Blue Individual Rate Filing		New		Oct 2011 Blue Individual U65 Rate Filing v2.pdf

**BLUECROSS BLUESHIELD OF DELAWARE
INDIVIDUAL, NON-MEDIGAP BUSINESS (BLUE INDIVIDUAL)
Pricing Analysis**

Experience Period:		Start		3/1/2010		Projection Period:		Start		10/1/2011		Loss Ratio For NonCDHP		82.5%							
		Incurred Thru		2/28/2011				Through		9/30/2012		Loss Ratio for CDHP		81.5%							
		Paid Through		4/30/2011				Midpoint		3/31/2012											
		Midpoint		8/30/2010				Trend Mos		19											
1	2	3	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
Product	Contracts as of 4/30/2011	% Distrib	Ultimate Claims	Income	Loss Ratio	Credibility Factor	Credibility-Adjusted Ultimate Claims	Credibility-Adjusted Loss Ratio	Annual Trend	Trend Factor 19 months	Credible Projected Claims	Credible Claims Including HCR and Benefit changes*	Required Income	Income Adj Factor	Income at 7/11 Rate Level	Projected Loss Ratio w/o Rate Increase	Needed Rate Increase Eff 10/1/11	Proposed Rate Increase Eff 10/1/11	Gen Rev	Proposed vs. Needed Differential	Loss Ratio after Rate Increase
Grandfathered																					
IPA	1,018	23.6%	\$5,092,000	\$4,543,969	112.1%	1.0000	\$5,092,000	112.1%	9.2%	1.1497	\$5,854,240	\$5,898,572	\$7,149,784	1.1989	\$5,447,629	108.3%	31.2%	2.85%	\$5,602,887	(\$1,546,897)	105.3%
PPO	1,372	31.8%	\$6,137,852	\$5,831,456	105.3%	1.0000	\$6,137,852	105.3%	9.2%	1.1490	\$7,052,558	\$7,105,963	\$8,613,289	1.1971	\$6,980,662	101.8%	23.4%	2.85%	\$7,179,610	(\$1,433,678)	99.0%
CMM	596	13.8%	\$3,244,363	\$3,183,296	101.9%	0.9000	\$3,182,548	100.0%	10.3%	1.1676	\$3,715,879	\$3,744,017	\$4,538,203	1.1991	\$3,817,237	98.1%	18.9%	2.85%	\$3,926,029	(\$612,174)	95.4%
H.S.A.	1,324	30.7%	\$4,154,571	\$6,589,157	63.1%	1.0000	\$4,154,571	63.1%	8.4%	1.1362	\$4,720,513	\$4,756,260	\$5,835,901	1.0322	\$6,801,537	69.9%	-14.2%	0.00%	\$6,801,537	\$965,636	69.9%
Rx	2,986	69.3%	\$2,427,692	\$5,899,709	41.1%	1.0000	\$2,427,692	41.1%	9.0%	1.1462	\$2,782,609	\$2,792,324	\$3,384,635	0.9418	\$5,556,562	50.3%	-39.1%	2.85%	\$5,714,924	\$2,330,290	48.9%
TOTAL:	4,310	100.0%	\$21,056,477	\$26,047,587	80.8%		\$20,994,663	80.6%	9.2%	1.1491	\$24,125,799	\$24,297,135	\$29,521,811	1.0981	\$28,603,628	84.9%	3.2%	2.17%	\$29,224,987	-\$296,824	83.1%
NonGrandfathered - Active																					
EPO	299	64.4%	\$60,977	\$173,794	35.1%	0.6500	\$89,818	51.7%	9.2%	1.1490	\$103,204	\$104,752	\$126,972	1.0615	\$184,486	56.8%	-31.2%	2.85%	\$189,744	\$62,772	55.2%
H.S.A.	165	35.6%	\$7,488	\$102,227	7.3%	0.5500	\$41,610	40.7%	8.4%	1.1362	\$47,279	\$47,988	\$58,881	1.0614	\$108,508	44.2%	-45.7%	0.00%	\$108,508	\$49,628	44.2%
Rx	299	64.4%	\$6,692	\$37,806	17.7%	0.6500	\$15,266	40.4%	9.0%	1.1462	\$17,498	\$17,498	\$21,210	1.0616	\$40,134	43.6%	-47.2%	2.85%	\$41,277	\$20,068	42.4%
TOTAL:	464	100.0%	\$75,157	\$313,828	23.9%		\$146,695	46.7%	8.9%	1.1451	\$167,980	\$170,237	\$207,062	1.0615	\$333,128	51.1%	-37.8%	1.92%	\$339,530	\$132,468	50.1%
NonGrandfathered - Discontinued																					
NonCDH	91	37.8%	\$113	\$4,749	2.4%	0.4000	\$2,396	50.4%	9.2%	1.1490	\$2,753	\$2,812	\$3,408	1.0543	\$5,007	56.2%	-31.9%	2.20%	\$5,117	\$1,709	55.0%
H.S.A.	150	62.2%	\$36	\$15,228	0.2%	0.5500	\$5,605	36.8%	8.4%	1.1362	\$6,368	\$6,481	\$7,952	1.0628	\$16,185	40.0%	-50.9%	0.00%	\$16,185	\$8,233	40.0%
Rx	91	37.8%	\$406	\$2,606	15.8%	0.4000	\$1,452	55.7%	9.0%	1.1462	\$1,665	\$1,853	\$2,246	1.0545	\$2,748	67.4%	-18.3%	-6.34%	\$2,574	\$328	72.0%
TOTAL:	241	100.0%	\$555	\$22,583	2.5%		\$9,453	41.9%	8.7%	1.1410	\$10,786	\$11,146	\$13,607	1.0601	\$23,939	46.6%	-43.2%	-0.27%	\$23,875	\$10,269	46.7%
GRAND TOTAL:	5,015	100.0%	\$21,132,189	\$26,383,998	80.1%		\$21,150,811	80.2%	9.2%	1.1491	\$24,304,565	\$24,478,519	\$29,742,480	1.0977	\$28,960,695	84.5%	2.7%	2.17%	\$29,588,392	-\$154,088	82.7%

* HRC changes were effective 10/1/10.

* Transplant changes will be effective 10/1/11.

BLUECROSS BLUESHIELD OF DELAWARE

INDIVIDUAL NON-MEDIGAP BUSINESS 2011 RETENTION COMPONENTS

	Non-CDH plans % of Gross <u>Revenue</u>	CDH plans % of Gross <u>Revenue</u>
* Projected Claims + Capitations	82.5%	81.5%
Admin Costs	7.2%	8.2%
Broker Commissions	6.1%	6.1%
Contrib to Reserve	3.5%	3.5%
Premium Taxes	0.0%	0.0%
Assessment Fees	0.0%	0.0%
Federal Taxes	0.7%	0.7%
Net Expenses	100.0%	100.0%
Implicit Retention = 1 - DLR	17.5%	18.5%

* Claims includes Disease Management of approximately 0.5% of claims.



**INDIVIDUAL, NON-MEDIGAP MARKET (BLUE INDIVIDUAL - Grandfathered)
New Business Rate Change History**

Effective Date	IPA (including Rx) Percentage Increase	PPO (including Rx) Percentage Increase	CMM (including Rx) Percentage Increase	IPA H.S.A. Percentage Increase	PPO H.S.A. Percentage Increase	CMM H.S.A. Percentage Increase	Composite Percentage Increase
10/01/05			0.0%				0.0%
01/01/06			0.0%			Inception	0.0%
04/01/06			0.0%			0.0%	0.0%
07/01/06			0.0%			0.0%	0.0%
10/01/06	Inception	Inception	-6.0%	Inception	Inception	-6.0%	-6.0%
01/01/07	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
04/01/07	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
07/01/07	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
10/01/07	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
01/01/08	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
04/01/08	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
07/01/08	8.6%	8.6%	8.6%	3.0%	3.0%	3.0%	8.0%
10/01/08	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
01/01/09	19.0%	19.0%	19.0%	3.0%	3.0%	3.0%	17.1%
04/01/09	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
07/01/09	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
10/01/09	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
01/01/10	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
04/01/10	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
07/01/10	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
10/01/10	-1.7%	-2.1%	-0.1%	-9.8%	-9.8%	-9.8%	-3.0%
01/01/11	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
04/01/11	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
07/01/11	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
10/01/11	2.85%	2.85%	2.85%	0.00%	0.00%	0.00%	2.17%
01/01/12	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
04/01/12	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
07/01/12	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%



BCBSD

**INDIVIDUAL, NON-MEDIGAP MARKET (BLUE INDIVIDUAL - NonGrandfathered)
New Business Rate Change History**

Effective Date	IPA (including Rx)	PPO (including Rx)	CMM (including Rx)	IPA H.S.A.	PPO H.S.A.	CMM H.S.A.	EPO (including Rx)	EPO H.S.A.	Composite
	Percentage Increase								
10/01/05			0.0%						0.0%
01/01/06			0.0%			Inception			0.0%
04/01/06			0.0%			0.0%			0.0%
07/01/06			0.0%			0.0%			0.0%
10/01/06	Inception	Inception	-6.0%	Inception	Inception	-6.0%			-6.0%
01/01/07	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%			0.0%
04/01/07	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%			0.0%
07/01/07	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%			0.0%
10/01/07	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%			3.0%
01/01/08	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%			0.0%
04/01/08	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%			0.0%
07/01/08	8.6%	8.6%	8.6%	3.0%	3.0%	3.0%			8.0%
10/01/08	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%			3.0%
01/01/09	19.0%	19.0%	19.0%	3.0%	3.0%	3.0%			17.1%
04/01/09	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%			4.0%
07/01/09	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%			4.0%
10/01/09	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%			4.0%
01/01/10	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%			4.0%
04/01/10	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%			4.0%
07/01/10	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%			4.0%
10/01/10	-2.4%	-3.1%	-2.3%	-9.8%	-9.8%	-9.8%	Inception	Inception	-7.2%
01/01/11	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
04/01/11	5.95%	6.21%	5.65%	2.25%	2.25%	2.25%	2.25%	2.25%	2.34%
07/01/11	2.25%	2.25%	4.01%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
10/01/11	-0.74%	-0.99%	-2.14%	0.00%	0.00%	0.00%	2.85%	0.00%	1.77%
01/01/12	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
04/01/12	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
07/01/12	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%



**INDIVIDUAL, NON-MEDIGAP MARKET (BLUE INDIVIDUAL - Grandfathered)
Renewal Rate Change History**

Effective Date	IPA (including Rx)	PPO (including Rx)	CMM (including Rx)	IPA H.S.A.	PPO H.S.A.	CMM H.S.A.	Composite
	Annual % Increase	Annual % Increase	Annual % Increase	Annual % Increase	Annual % Increase	Annual % Increase	Annual % Increase
10/01/06			-6.0%				-6.0%
01/01/07			-6.0%			-6.0%	-6.0%
04/01/07			-6.0%			-6.0%	-6.0%
07/01/07			-6.0%			-6.0%	-6.0%
10/01/07	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
01/01/08	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
04/01/08	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
07/01/08	11.9%	11.9%	11.9%	6.1%	6.1%	6.1%	11.2%
10/01/08	11.9%	11.9%	11.9%	6.1%	6.1%	6.1%	11.2%
01/01/09	33.1%	33.1%	33.1%	9.3%	9.3%	9.3%	30.3%
04/01/09	38.4%	38.4%	38.4%	13.6%	13.6%	13.6%	35.5%
07/01/09	32.6%	32.6%	32.6%	14.7%	14.7%	14.7%	30.5%
10/01/09	33.9%	33.9%	33.9%	15.9%	15.9%	15.9%	31.7%
01/01/10	17.0%	17.0%	17.0%	17.0%	17.0%	17.0%	17.0%
04/01/10	17.0%	17.0%	17.0%	17.0%	17.0%	17.0%	17.0%
07/01/10	17.0%	17.0%	17.0%	17.0%	17.0%	17.0%	17.0%
10/01/10	10.6%	10.1%	12.4%	1.4%	1.4%	1.4%	9.1%
01/01/11	8.8%	8.3%	10.5%	-0.3%	-0.3%	-0.3%	7.3%
04/01/11	6.9%	6.4%	8.6%	-2.0%	-2.0%	-2.0%	5.5%
07/01/11	5.1%	4.6%	6.8%	-3.6%	-3.6%	-3.6%	3.7%
10/01/11	9.9%	9.9%	9.9%	6.9%	6.9%	6.9%	9.2%
01/01/12	9.9%	9.9%	9.9%	6.9%	6.9%	6.9%	9.2%
04/01/12	9.9%	9.9%	9.9%	6.9%	6.9%	6.9%	9.2%
07/01/12	9.9%	9.9%	9.9%	6.9%	6.9%	6.9%	9.2%



INDIVIDUAL, NON-MEDIGAP MARKET (BLUE INDIVIDUAL - NonGrandfathered) Renewal Rate Change History

Effective Date	IPA (including Rx)	PPO (including Rx)	CMM (including Rx)	IPA H.S.A.	PPO H.S.A.	CMM H.S.A.	EPO (including Rx)	EPO H.S.A.	Composite Annual % Increase
	Annual % Increase	Annual % Increase	Annual % Increase	Annual % Increase	Annual % Increase	Annual % Increase	Annual % Increase	Annual % Increase	
10/01/06			-6.0%						-6.0%
01/01/07			-6.0%			-6.0%			-6.0%
04/01/07			-6.0%			-6.0%			-6.0%
07/01/07			-6.0%			-6.0%			-6.0%
10/01/07	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%			3.0%
01/01/08	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%			3.0%
04/01/08	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%			3.0%
07/01/08	11.9%	11.9%	11.9%	6.1%	6.1%	6.1%			11.2%
10/01/08	11.9%	11.9%	11.9%	6.1%	6.1%	6.1%			11.2%
01/01/09	33.1%	33.1%	33.1%	9.3%	9.3%	9.3%			30.3%
04/01/09	38.4%	38.4%	38.4%	13.6%	13.6%	13.6%			35.5%
07/01/09	32.6%	32.6%	32.6%	14.7%	14.7%	14.7%			30.5%
10/01/09	33.9%	33.9%	33.9%	15.9%	15.9%	15.9%			31.7%
01/01/10	17.0%	17.0%	17.0%	17.0%	17.0%	17.0%			17.0%
04/01/10	17.0%	17.0%	17.0%	17.0%	17.0%	17.0%			17.0%
07/01/10	17.0%	17.0%	17.0%	17.0%	17.0%	17.0%			17.0%
10/01/10	9.8%	9.0%	9.9%	1.4%	1.4%	1.4%			4.4%
01/01/11	7.9%	7.2%	8.1%	-0.3%	-0.3%	-0.3%	2.3%	2.3%	2.7%
04/01/11	9.9%	9.5%	9.8%	-2.0%	-2.0%	-2.0%	4.6%	4.6%	1.0%
07/01/11	8.1%	7.6%	9.8%	-3.6%	-3.6%	-3.6%	6.9%	6.9%	-0.7%
10/01/11	9.9%	9.9%	9.9%	6.9%	6.9%	6.9%	9.9%	6.9%	8.9%
01/01/12	9.9%	9.9%	9.9%	6.9%	6.9%	6.9%	9.9%	6.9%	8.9%
04/01/12	6.1%	5.8%	6.4%	6.9%	6.9%	6.9%	9.9%	6.9%	8.8%
07/01/12	6.1%	5.8%	4.6%	6.9%	6.9%	6.9%	9.9%	6.9%	8.8%

BLUECROSS BLUESHIELD OF DELAWARE
INDIVIDUAL, NON-MEDIGAP BUSINESS (BLUE INDIVIDUAL)
PORTFOLIO SUMMARY for Current Plans
Rates Effective 4Q2011 - 3Q2012

				15	16	17	18	19	20	21	22	23	24	25
						GROSS Individual Monthly MEDICAL RATE 7/1/2011	GROSS Individual Monthly MEDICAL RATE 10/1/2011	GROSS Individual Monthly MEDICAL RATE 1/1/2012	GROSS Individual Monthly MEDICAL RATE 4/1/2012	GROSS Individual Monthly MEDICAL RATE 7/1/2012	% Rate Increase 10/1/2011	% Rate Increase 1/1/2012	% Rate Increase 4/1/2012	% Rate Increase 7/1/2012
Medical Coverage	Option	Description	Rx Benefit											
IPA	1	IPA \$10/20 \$0 Ded	\$0/20/45, \$100 Ded, \$5K Max	\$282.09	\$290.13	\$296.66	\$303.33	\$310.15			2.85%	2.25%	2.25%	2.25%
	2	IPA \$10/20 \$500 Ded	\$0/20/45, \$100 Ded, \$5K Max	\$244.61	\$251.58	\$257.24	\$263.03	\$268.95			2.85%	2.25%	2.25%	2.25%
	3	IPA \$20/30 \$1000 Ded	\$0/20/45, \$100 Ded, \$5K Max	\$207.16	\$213.06	\$217.85	\$222.75	\$227.76			2.85%	2.25%	2.25%	2.25%
	4	IPA \$30/40 \$1000 Ded	\$0/20/45, \$100 Ded, \$5K Max	\$193.32	\$198.83	\$203.30	\$207.87	\$212.55			2.85%	2.25%	2.25%	2.25%
	5	IPA \$30/40 \$1500 Ded	\$0/20/45, \$100 Ded, \$5K Max	\$180.98	\$186.14	\$190.33	\$194.61	\$198.99			2.85%	2.25%	2.25%	2.25%
	6	IPA \$30/40 \$2500 Ded	\$0/20/45, \$100 Ded, \$5K Max	\$163.07	\$167.72	\$171.49	\$175.35	\$179.30			2.85%	2.25%	2.25%	2.25%
	7	IPA \$30/40 \$5000 Ded	\$0/20/45, \$100 Ded, \$5K Max	\$134.40	\$138.23	\$141.34	\$144.52	\$147.77			2.85%	2.25%	2.25%	2.25%
PPO	1	PPO 80/60%, \$250 Ded, \$2,000 OOP Max	\$0/20/45, \$100 Ded, \$5K Max	\$268.29	\$275.94	\$282.15	\$288.50	\$294.99			2.85%	2.25%	2.25%	2.25%
	2	PPO 80/60%, \$500 Ded, \$2,000 OOP Max	\$0/20/45, \$100 Ded, \$5K Max	\$252.50	\$259.70	\$265.54	\$271.51	\$277.62			2.85%	2.25%	2.25%	2.25%
	3	PPO 80/60%, \$1,000 Ded, \$2,500 OOP Max	\$0/20/45, \$100 Ded, \$5K Max	\$226.85	\$233.32	\$238.57	\$243.94	\$249.43			2.85%	2.25%	2.25%	2.25%
	4	PPO 80/60%, \$1,500 Ded, \$3,000 OOP Max	\$0/20/45, \$100 Ded, \$5K Max	\$209.10	\$215.06	\$219.90	\$224.85	\$229.91			2.85%	2.25%	2.25%	2.25%
	5	PPO 80/60%, \$2,500 Ded, \$4,000 OOP Max	\$0/20/45, \$100 Ded, \$5K Max	\$183.48	\$188.71	\$192.96	\$197.30	\$201.74			2.85%	2.25%	2.25%	2.25%
	6	PPO 80/60%, \$5,000 Ded, \$6,000 OOP Max	\$0/20/45, \$100 Ded, \$5K Max	\$144.00	\$148.10	\$151.43	\$154.84	\$158.32			2.85%	2.25%	2.25%	2.25%
CMM	1	CMM 80%, \$250 Ded, \$2,000 OOP Max	\$0/20/45, \$100 Ded, \$2K Max	\$333.41	\$342.91	\$350.63	\$358.52	\$366.59			2.85%	2.25%	2.25%	2.25%
	2	CMM 80%, \$500 Ded, \$2,000 OOP Max	\$0/20/45, \$100 Ded, \$2K Max	\$301.84	\$310.44	\$317.42	\$324.56	\$331.86			2.85%	2.25%	2.25%	2.25%
	3	CMM 80%, \$750 Ded, \$2,500 OOP Max	\$0/20/45, \$100 Ded, \$2K Max	\$284.06	\$292.16	\$298.73	\$305.45	\$312.32			2.85%	2.25%	2.25%	2.25%
	4	CMM 80%, \$1,000 Ded, \$2,500 OOP Max	\$0/20/45, \$100 Ded, \$2K Max	\$274.22	\$282.04	\$288.39	\$294.88	\$301.51			2.85%	2.25%	2.25%	2.25%
	5	CMM 80%, \$1,500 Ded, \$3,000 OOP Max	\$0/20/45, \$100 Ded, \$2K Max	\$250.50	\$257.64	\$263.44	\$269.37	\$275.43			2.85%	2.25%	2.25%	2.25%
	6	CMM 80%, \$2,500 Ded, \$4,000 OOP Max	\$0/20/45, \$100 Ded, \$2K Max	\$215.03	\$221.16	\$226.14	\$231.23	\$236.43			2.85%	2.25%	2.25%	2.25%
	7	CMM 80%, \$5,000 Ded, \$6,000 OOP Max	\$0/20/45, \$100 Ded, \$2K Max	\$167.67	\$172.45	\$176.33	\$180.30	\$184.36			2.85%	2.25%	2.25%	2.25%
	8	CMM 100%, \$10,000 Ded, \$10,000 OOP Max	\$0/20/45, \$100 Ded, \$2K Max	\$114.42	\$117.68	\$120.33	\$123.04	\$125.81			2.85%	2.25%	2.25%	2.25%
IPA H.S.A.	1	IPA HSA \$1,200 Ded, 100% Coins	Integrated	\$207.26	\$207.26	\$211.92	\$216.69	\$221.57			0.00%	2.25%	2.25%	2.25%
	2	IPA HSA \$1,800 Ded, 100% Coins	Integrated	\$164.71	\$164.71	\$168.42	\$172.21	\$176.08			0.00%	2.25%	2.25%	2.25%
	3	IPA HSA \$2,700 Ded, 100% Coins	Integrated	\$148.25	\$148.25	\$151.59	\$155.00	\$158.49			0.00%	2.25%	2.25%	2.25%
	4	IPA HSA \$1,800 Ded, 80% Coins	Integrated	\$142.75	\$142.75	\$145.96	\$149.24	\$152.60			0.00%	2.25%	2.25%	2.25%
PPO H.S.A.	1	PPO HSA \$1,200 Ded, 100/80% Coins	Integrated	\$214.13	\$214.13	\$218.95	\$223.88	\$228.92			0.00%	2.25%	2.25%	2.25%
	2	PPO HSA \$1,800 Ded, 100/80% Coins	Integrated	\$182.58	\$182.58	\$186.69	\$190.89	\$195.19			0.00%	2.25%	2.25%	2.25%
	3	PPO HSA \$2,700 Ded, 100/80% Coins	Integrated	\$155.10	\$155.10	\$158.59	\$162.16	\$165.81			0.00%	2.25%	2.25%	2.25%
	4	PPO HSA \$1,800 Ded, 80/60% Coins	Integrated	\$151.00	\$151.00	\$154.40	\$157.87	\$161.42			0.00%	2.25%	2.25%	2.25%
CMM H.S.A.	1	CMM HSA \$1,200 Ded, 100% Coins	Integrated	\$278.64	\$278.64	\$284.91	\$291.32	\$297.87			0.00%	2.25%	2.25%	2.25%
	2	CMM HSA \$1,800 Ded, 100% Coins	Integrated	\$222.35	\$222.35	\$227.35	\$232.47	\$237.70			0.00%	2.25%	2.25%	2.25%
	3	CMM HSA \$2,700 Ded, 100% Coins	Integrated	\$199.03	\$199.03	\$203.51	\$208.09	\$212.77			0.00%	2.25%	2.25%	2.25%
	4	CMM HSA \$1,200 Ded, 80% Coins	Integrated	\$218.24	\$218.24	\$223.15	\$228.17	\$233.30			0.00%	2.25%	2.25%	2.25%
	5	CMM HSA \$1,800 Ded, 80% Coins	Integrated	\$192.17	\$192.17	\$196.49	\$200.91	\$205.43			0.00%	2.25%	2.25%	2.25%
	6	CMM HSA \$2,700 Ded, 80% Coins	Integrated	\$172.96	\$172.96	\$176.85	\$180.83	\$184.90			0.00%	2.25%	2.25%	2.25%
Rx Coverage				Rx Rate	Rx Rate	Rx Rate	Rx Rate	Rx Rate			% Rate Increase	% Rate Increase	% Rate Increase	% Rate Increase
	1	IPA \$0/20/45, \$100 Ded, \$5K Max		\$80.59	\$82.89	\$84.76	\$86.67	\$88.62			2.85%	2.25%	2.25%	2.25%
	3	CMM \$0/20/45, \$100 Ded, \$2K Max		\$62.68	\$64.47	\$65.92	\$67.40	\$68.92			2.86%	2.25%	2.25%	2.25%
NonGrandfathered Business				Rate	Rate	Rate	Rate	Rate			Increase	Increase	Increase	Increase
	1	IPA \$20/30 \$1000 Ded	\$0/20/45, \$100 Ded	\$209.66	\$213.06	\$217.85	\$222.75	\$227.76			1.62%	2.25%	2.25%	2.25%
	2	PPO 80/60%, \$1,500 Ded, \$3,000 OOP Max	\$0/20/45, \$100 Ded	\$210.23	\$215.06	\$219.90	\$224.85	\$229.91			2.30%	2.25%	2.25%	2.25%
	3	PPO 80/60%, \$2,500 Ded, \$4,000 OOP Max	\$0/20/45, \$100 Ded	\$184.54	\$188.71	\$192.96	\$197.30	\$201.74			2.26%	2.25%	2.25%	2.25%
	4	PPO 80/60%, \$5,000 Ded, \$6,000 OOP Max	\$0/20/45, \$100 Ded	\$144.93	\$148.10	\$151.43	\$154.84	\$158.32			2.19%	2.25%	2.25%	2.25%
	5	CMM 80%, \$5,000 Ded, \$6,000 OOP Max	\$0/20/45, \$100 Ded	\$170.94	\$172.45	\$176.33	\$180.30	\$184.36			0.88%	2.25%	2.25%	2.25%
	6	PPO HSA \$1,800 Ded, 100/80% Coins	Integrated	\$182.58	\$182.58	\$186.69	\$190.89	\$195.19			0.00%	2.25%	2.25%	2.25%
	7	PPO HSA \$2,700 Ded, 100/80% Coins	Integrated	\$155.10	\$155.10	\$158.59	\$162.16	\$165.81			0.00%	2.25%	2.25%	2.25%
	8	IPA \$0/20/45, \$100 Ded		\$88.50	\$82.89	\$84.76	\$86.67	\$88.62			-6.34%	2.26%	2.25%	2.25%
	9	PPO \$0/20/45, \$100 Ded, \$5K Max		\$88.50	\$82.89	\$84.76	\$86.67	\$88.62			-6.34%	2.26%	2.25%	2.25%
10	CMM \$0/20/45, \$100 Ded		\$71.17	\$64.47	\$65.92	\$67.40	\$68.92			-9.41%	2.25%	2.25%	2.26%	

Note:
Additional Rate for Extended Maternity Benefit: \$227

BLUECROSS BLUESHIELD OF DELAWARE
INDIVIDUAL, NON-MEDIGAP BUSINESS (BLUE INDIVIDUAL)
PORTFOLIO SUMMARY for New Plans
Rates Effective 4Q2011 - 3Q2012

		15	17	18	19	20	21	22	23	24	25
			GROSS Individual Monthly MEDICAL RATE 7/1/2011	GROSS Individual Monthly MEDICAL RATE 10/1/2011	GROSS Individual Monthly MEDICAL RATE 1/1/2012	GROSS Individual Monthly MEDICAL RATE 4/1/2012	GROSS Individual Monthly MEDICAL RATE 7/1/2012	% Rate Increase 10/1/2011	% Rate Increase 1/1/2012	% Rate Increase 4/1/2012	% Rate Increase 7/1/2012
Medical Coverage	Option	Description									
IPA	1	IPA High 80 \$2000/\$4000	\$167.34	\$172.11	\$175.98	\$179.94	\$183.99	2.85%	2.25%	2.25%	2.25%
	2	IPA High 80 \$3000/\$6000	\$157.50	\$161.99	\$165.63	\$169.36	\$173.17	2.85%	2.25%	2.25%	2.25%
	3	IPA High 80 \$4000/\$8000	\$148.76	\$153.00	\$156.44	\$159.96	\$163.56	2.85%	2.25%	2.25%	2.25%
	4	IPA High 80 \$5000/\$10000	\$140.19	\$144.19	\$147.43	\$150.75	\$154.14	2.85%	2.25%	2.25%	2.25%
	5	IPA High 80 \$6000/\$12000	\$136.31	\$140.19	\$143.34	\$146.57	\$149.87	2.85%	2.25%	2.25%	2.25%
	6	IPA High 70 \$2000/\$4000	\$159.40	\$163.94	\$167.63	\$171.40	\$175.26	2.85%	2.25%	2.25%	2.25%
	7	IPA High 70 \$3000/\$6000	\$150.28	\$154.56	\$158.04	\$161.60	\$165.24	2.85%	2.25%	2.25%	2.25%
	8	IPA High 70 \$4000/\$8000	\$141.59	\$145.63	\$148.91	\$152.26	\$155.69	2.85%	2.25%	2.25%	2.25%
	9	IPA High 70 \$5000/\$10000	\$132.72	\$136.50	\$139.57	\$142.71	\$145.92	2.85%	2.25%	2.25%	2.25%
	10	IPA High 70 \$6000/\$12000	\$129.61	\$133.30	\$136.30	\$139.37	\$142.51	2.85%	2.25%	2.25%	2.25%
	11	IPA Standard 80 \$2000/\$4000	\$180.59	\$185.74	\$189.92	\$194.19	\$198.56	2.85%	2.25%	2.25%	2.25%
	12	IPA Standard 80 \$3000/\$6000	\$169.01	\$173.83	\$177.74	\$181.74	\$185.83	2.85%	2.25%	2.25%	2.25%
	13	IPA Standard 80 \$4000/\$8000	\$158.58	\$163.10	\$166.77	\$170.52	\$174.36	2.85%	2.25%	2.25%	2.25%
	14	IPA Standard 80 \$5000/\$10000	\$148.35	\$152.58	\$156.01	\$159.52	\$163.11	2.85%	2.25%	2.25%	2.25%
	15	IPA Standard 80 \$6000/\$12000	\$143.79	\$147.89	\$151.22	\$154.62	\$158.10	2.85%	2.25%	2.25%	2.25%
	16	IPA Standard 70 \$2000/\$4000	\$175.06	\$180.05	\$184.10	\$188.24	\$192.48	2.85%	2.25%	2.25%	2.25%
	17	IPA Standard 70 \$3000/\$6000	\$164.34	\$169.02	\$172.82	\$176.71	\$180.69	2.85%	2.25%	2.25%	2.25%
	18	IPA Standard 70 \$4000/\$8000	\$153.95	\$158.34	\$161.90	\$165.54	\$169.26	2.85%	2.25%	2.25%	2.25%
	19	IPA Standard 70 \$5000/\$10000	\$143.41	\$147.50	\$150.82	\$154.21	\$157.68	2.85%	2.25%	2.25%	2.25%
	20	IPA Standard 70 \$6000/\$12000	\$139.73	\$143.71	\$146.94	\$150.25	\$153.63	2.85%	2.25%	2.25%	2.25%
	21	IPA High 80 \$2000/\$6000 agg	\$167.34	\$166.69	\$170.44	\$174.27	\$178.19	-0.39%	2.25%	2.25%	2.25%
	22	IPA High 80 \$3000/\$9000 agg	\$157.52	\$156.91	\$160.44	\$164.05	\$167.74	-0.39%	2.25%	2.25%	2.25%
	23	IPA High 80 \$4000/\$12000 agg	\$148.76	\$148.18	\$151.51	\$154.92	\$158.41	-0.39%	2.25%	2.25%	2.25%
	24	IPA High 80 \$5000/\$15000 agg	\$140.19	\$139.64	\$142.78	\$145.99	\$149.27	-0.39%	2.25%	2.25%	2.25%
	25	IPA High 80 \$6000/\$18000 agg	\$136.30	\$135.77	\$138.82	\$141.94	\$145.13	-0.39%	2.25%	2.25%	2.25%
	26	IPA High 70 \$2000/\$6000 agg	\$159.40	\$158.78	\$162.35	\$166.00	\$169.74	-0.39%	2.25%	2.25%	2.25%
	27	IPA High 70 \$3000/\$9000 agg	\$150.29	\$149.70	\$153.07	\$156.51	\$160.03	-0.39%	2.25%	2.25%	2.25%
	28	IPA High 70 \$4000/\$12000 agg	\$141.59	\$141.04	\$144.21	\$147.45	\$150.77	-0.39%	2.25%	2.25%	2.25%
	29	IPA High 70 \$5000/\$15000 agg	\$132.72	\$132.20	\$135.17	\$138.21	\$141.32	-0.39%	2.25%	2.25%	2.25%
	30	IPA High 70 \$6000/\$18000 agg	\$129.61	\$129.10	\$132.00	\$134.97	\$138.01	-0.39%	2.25%	2.25%	2.25%
	31	IPA Standard 80 \$2000/\$6000 agg	\$180.58	\$179.88	\$183.93	\$188.07	\$192.30	-0.39%	2.25%	2.25%	2.25%
	32	IPA Standard 80 \$3000/\$9000 agg	\$169.00	\$168.34	\$172.13	\$176.00	\$179.96	-0.39%	2.25%	2.25%	2.25%
	33	IPA Standard 80 \$4000/\$12000 agg	\$158.59	\$157.97	\$161.52	\$165.15	\$168.87	-0.39%	2.25%	2.25%	2.25%
	34	IPA Standard 80 \$5000/\$15000 agg	\$148.35	\$147.77	\$151.09	\$154.49	\$157.97	-0.39%	2.25%	2.25%	2.25%
	35	IPA Standard 80 \$6000/\$18000 agg	\$143.79	\$143.23	\$146.45	\$149.75	\$153.12	-0.39%	2.25%	2.25%	2.25%
	36	IPA Standard 70 \$2000/\$6000 agg	\$175.07	\$174.39	\$178.31	\$182.32	\$186.42	-0.39%	2.25%	2.25%	2.25%
	37	IPA Standard 70 \$3000/\$9000 agg	\$164.33	\$163.69	\$167.37	\$171.14	\$174.99	-0.39%	2.25%	2.25%	2.25%
	38	IPA Standard 70 \$4000/\$12000 agg	\$153.93	\$153.33	\$156.78	\$160.31	\$163.92	-0.39%	2.25%	2.25%	2.25%
	39	IPA Standard 70 \$5000/\$15000 agg	\$143.41	\$142.85	\$146.06	\$149.35	\$152.71	-0.39%	2.25%	2.25%	2.25%

BLUECROSS BLUESHIELD OF DELAWARE
INDIVIDUAL, NON-MEDIGAP BUSINESS (BLUE INDIVIDUAL)
PORTFOLIO SUMMARY for New Plans
Rates Effective 4Q2011 - 3Q2012

Medical Coverage	Option	Description	15	17	18	19	20	21	22	23	24	25
			GROSS Individual Monthly MEDICAL RATE 7/1/2011	GROSS Individual Monthly MEDICAL RATE 10/1/2011	GROSS Individual Monthly MEDICAL RATE 1/1/2012	GROSS Individual Monthly MEDICAL RATE 4/1/2012	GROSS Individual Monthly MEDICAL RATE 7/1/2012	% Rate Increase 10/1/2011	% Rate Increase 1/1/2012	% Rate Increase 4/1/2012	% Rate Increase 7/1/2012	
	40	IPA Standard 70 \$6000/\$18000 agg	\$139.73	\$139.19	\$142.32	\$145.52	\$148.79		-0.39%	2.25%	2.25%	2.25%
	41	IPA GI \$3000/\$6000 no MH	\$138.53	\$142.48	\$145.69	\$148.97	\$152.32		2.85%	2.25%	2.25%	2.25%
	42	IPA GI \$6000/\$12000 no MH, no OOP max	\$102.55	\$105.47	\$107.84	\$110.27	\$112.75		2.85%	2.25%	2.25%	2.25%
EPO	1	EPO High 80 \$2000/\$4000	\$174.04	\$179.00	\$183.03	\$187.15	\$191.36		2.85%	2.25%	2.25%	2.25%
	2	EPO High 80 \$3000/\$6000	\$163.81	\$168.48	\$172.27	\$176.15	\$180.11		2.85%	2.25%	2.25%	2.25%
	3	EPO High 80 \$4000/\$8000	\$154.69	\$159.10	\$162.68	\$166.34	\$170.08		2.85%	2.25%	2.25%	2.25%
	4	EPO High 80 \$5000/\$10000	\$145.80	\$149.96	\$153.33	\$156.78	\$160.31		2.85%	2.25%	2.25%	2.25%
	5	EPO High 80 \$6000/\$12000	\$141.75	\$145.79	\$149.07	\$152.42	\$155.85		2.85%	2.25%	2.25%	2.25%
	6	EPO High 80 \$2000/\$4000, no OOP max	\$161.34	\$165.94	\$169.67	\$173.49	\$177.39		2.85%	2.25%	2.25%	2.25%
	7	EPO High 80 \$3000/\$6000, no OOP max	\$151.46	\$155.78	\$159.29	\$162.87	\$166.53		2.85%	2.25%	2.25%	2.25%
	8	EPO High 80 \$4000/\$8000, no OOP max	\$143.55	\$147.64	\$150.96	\$154.36	\$157.83		2.85%	2.25%	2.25%	2.25%
	9	EPO High 80 \$5000/\$10000, no OOP max	\$136.93	\$140.83	\$144.00	\$147.24	\$150.55		2.85%	2.25%	2.25%	2.25%
	10	EPO High 80 \$6000/\$12000, no OOP max	\$131.84	\$135.60	\$138.65	\$141.77	\$144.96		2.85%	2.25%	2.25%	2.25%
	11	EPO High 70 \$2000/\$4000	\$165.80	\$170.53	\$174.37	\$178.29	\$182.30		2.85%	2.25%	2.25%	2.25%
	12	EPO High 70 \$3000/\$6000	\$156.30	\$160.75	\$164.37	\$168.07	\$171.85		2.85%	2.25%	2.25%	2.25%
	13	EPO High 70 \$4000/\$8000	\$147.24	\$151.44	\$154.85	\$158.33	\$161.89		2.85%	2.25%	2.25%	2.25%
	14	EPO High 70 \$5000/\$10000	\$138.04	\$141.97	\$145.16	\$148.43	\$151.77		2.85%	2.25%	2.25%	2.25%
	15	EPO High 70 \$6000/\$12000	\$134.80	\$138.64	\$141.76	\$144.95	\$148.21		2.85%	2.25%	2.25%	2.25%
	16	EPO High 70 \$2000/\$4000, no OOP max	\$142.09	\$146.14	\$149.43	\$152.79	\$156.23		2.85%	2.25%	2.25%	2.25%
	17	EPO High 70 \$3000/\$6000, no OOP max	\$133.41	\$137.21	\$140.30	\$143.46	\$146.69		2.85%	2.25%	2.25%	2.25%
	18	EPO High 70 \$4000/\$8000, no OOP max	\$126.48	\$130.08	\$133.01	\$136.00	\$139.06		2.85%	2.25%	2.25%	2.25%
	19	EPO High 70 \$5000/\$10000, no OOP max	\$120.67	\$124.11	\$126.90	\$129.76	\$132.68		2.85%	2.25%	2.25%	2.25%
	20	EPO High 70 \$6000/\$12000, no OOP max	\$116.22	\$119.53	\$122.22	\$124.97	\$127.78		2.85%	2.25%	2.25%	2.25%
	21	EPO Standard 80 \$2000/\$4000	\$187.80	\$193.15	\$197.50	\$201.94	\$206.48		2.85%	2.25%	2.25%	2.25%
	22	EPO Standard 80 \$3000/\$6000	\$175.76	\$180.77	\$184.84	\$189.00	\$193.25		2.85%	2.25%	2.25%	2.25%
	23	EPO Standard 80 \$4000/\$8000	\$164.92	\$169.62	\$173.44	\$177.34	\$181.33		2.85%	2.25%	2.25%	2.25%
	24	EPO Standard 80 \$5000/\$10000	\$154.30	\$158.70	\$162.27	\$165.92	\$169.65		2.85%	2.25%	2.25%	2.25%
	25	EPO Standard 80 \$6000/\$12000	\$149.56	\$153.82	\$157.28	\$160.82	\$164.44		2.85%	2.25%	2.25%	2.25%
	26	EPO Standard 80 \$2000/\$4000, no OOP max	\$172.15	\$177.06	\$181.04	\$185.11	\$189.27		2.85%	2.25%	2.25%	2.25%
	27	EPO Standard 80 \$3000/\$6000, no OOP max	\$160.51	\$165.08	\$168.79	\$172.59	\$176.47		2.85%	2.25%	2.25%	2.25%
	28	EPO Standard 80 \$4000/\$8000, no OOP max	\$151.15	\$155.46	\$158.96	\$162.54	\$166.20		2.85%	2.25%	2.25%	2.25%
	29	EPO Standard 80 \$5000/\$10000, no OOP max	\$143.28	\$147.36	\$150.68	\$154.07	\$157.54		2.85%	2.25%	2.25%	2.25%
	30	EPO Standard 80 \$6000/\$12000, no OOP max	\$137.26	\$141.17	\$144.35	\$147.60	\$150.92		2.85%	2.25%	2.25%	2.25%
	31	EPO Standard 70 \$2000/\$4000	\$182.08	\$187.27	\$191.48	\$195.79	\$200.20		2.85%	2.25%	2.25%	2.25%
	32	EPO Standard 70 \$3000/\$6000	\$170.91	\$175.78	\$179.74	\$183.78	\$187.92		2.85%	2.25%	2.25%	2.25%
	33	EPO Standard 70 \$4000/\$8000	\$160.10	\$164.66	\$168.36	\$172.15	\$176.02		2.85%	2.25%	2.25%	2.25%
	34	EPO Standard 70 \$5000/\$10000	\$149.14	\$153.39	\$156.84	\$160.37	\$163.98		2.85%	2.25%	2.25%	2.25%
	35	EPO Standard 70 \$6000/\$12000	\$145.34	\$149.48	\$152.84	\$156.28	\$159.80		2.85%	2.25%	2.25%	2.25%
	36	EPO Standard 70 \$2000/\$4000, no OOP max	\$153.18	\$157.55	\$161.09	\$164.71	\$168.42		2.85%	2.25%	2.25%	2.25%
	37	EPO Standard 70 \$3000/\$6000, no OOP max	\$142.90	\$146.97	\$150.28	\$153.66	\$157.12		2.85%	2.25%	2.25%	2.25%

BLUECROSS BLUESHIELD OF DELAWARE
INDIVIDUAL, NON-MEDIGAP BUSINESS (BLUE INDIVIDUAL)
PORTFOLIO SUMMARY for New Plans
Rates Effective 4Q2011 - 3Q2012

Medical Coverage	Option	Description	15	17	18	19	20	21	22	23	24	25
			GROSS Individual Monthly MEDICAL RATE 7/1/2011	GROSS Individual Monthly MEDICAL RATE 10/1/2011	GROSS Individual Monthly MEDICAL RATE 1/1/2012	GROSS Individual Monthly MEDICAL RATE 4/1/2012	GROSS Individual Monthly MEDICAL RATE 7/1/2012	% Rate Increase 10/1/2011	% Rate Increase 1/1/2012	% Rate Increase 4/1/2012	% Rate Increase 7/1/2012	
	38	EPO Standard 70 \$4000/\$8000, no OOP max	\$134.75	\$138.59	\$141.71	\$144.90	\$148.16	2.85%	2.25%	2.25%	2.25%	
	39	EPO Standard 70 \$5000/\$10000, no OOP max	\$127.91	\$131.56	\$134.52	\$137.55	\$140.64	2.85%	2.25%	2.25%	2.25%	
	40	EPO Standard 70 \$6000/\$12000, no OOP max	\$122.62	\$126.11	\$128.95	\$131.85	\$134.82	2.85%	2.25%	2.25%	2.25%	
	41	EPO High 80 \$2000/\$6000 agg	\$174.04	\$173.36	\$177.26	\$181.25	\$185.33	-0.39%	2.25%	2.25%	2.25%	
	42	EPO High 80 \$3000/\$9000 agg	\$163.81	\$163.17	\$166.84	\$170.59	\$174.43	-0.39%	2.25%	2.25%	2.25%	
	43	EPO High 80 \$4000/\$12000 agg	\$154.69	\$154.09	\$157.56	\$161.11	\$164.73	-0.39%	2.25%	2.25%	2.25%	
	44	EPO High 80 \$5000/\$15000 agg	\$145.80	\$145.23	\$148.50	\$151.84	\$155.26	-0.39%	2.25%	2.25%	2.25%	
	45	EPO High 80 \$6000/\$18000 agg	\$141.76	\$141.21	\$144.39	\$147.64	\$150.96	-0.39%	2.25%	2.25%	2.25%	
	46	EPO High 80 \$2000/\$6000 agg, no OOP max	\$161.35	\$160.72	\$164.34	\$168.04	\$171.82	-0.39%	2.25%	2.25%	2.25%	
	47	EPO High 80 \$3000/\$9000 agg, no OOP max	\$151.46	\$150.87	\$154.26	\$157.73	\$161.28	-0.39%	2.25%	2.25%	2.25%	
	48	EPO High 80 \$4000/\$12000 agg, no OOP max	\$143.55	\$142.99	\$146.21	\$149.50	\$152.86	-0.39%	2.25%	2.25%	2.25%	
	49	EPO High 80 \$5000/\$15000 agg, no OOP max	\$136.92	\$136.39	\$139.46	\$142.60	\$145.81	-0.39%	2.25%	2.25%	2.25%	
	50	EPO High 80 \$6000/\$18000 agg, no OOP max	\$131.83	\$131.32	\$134.27	\$137.29	\$140.38	-0.39%	2.25%	2.25%	2.25%	
	51	EPO High 70 \$2000/\$6000 agg	\$165.79	\$165.14	\$168.86	\$172.66	\$176.54	-0.39%	2.25%	2.25%	2.25%	
	52	EPO High 70 \$3000/\$9000 agg	\$156.30	\$155.69	\$159.19	\$162.77	\$166.43	-0.39%	2.25%	2.25%	2.25%	
	53	EPO High 70 \$4000/\$12000 agg	\$147.24	\$146.67	\$149.97	\$153.34	\$156.79	-0.39%	2.25%	2.25%	2.25%	
	54	EPO High 70 \$5000/\$15000 agg	\$138.02	\$137.48	\$140.57	\$143.73	\$146.96	-0.39%	2.25%	2.25%	2.25%	
	55	EPO High 70 \$6000/\$18000 agg	\$134.80	\$134.27	\$137.29	\$140.38	\$143.54	-0.39%	2.25%	2.25%	2.25%	
	56	EPO High 70 \$2000/\$6000 agg, no OOP max	\$142.09	\$141.54	\$144.72	\$147.98	\$151.31	-0.39%	2.25%	2.25%	2.25%	
	57	EPO High 70 \$3000/\$9000 agg, no OOP max	\$133.41	\$132.89	\$135.88	\$138.94	\$142.07	-0.39%	2.25%	2.25%	2.25%	
	58	EPO High 70 \$4000/\$12000 agg, no OOP max	\$126.47	\$125.98	\$128.81	\$131.71	\$134.67	-0.39%	2.25%	2.25%	2.25%	
	59	EPO High 70 \$5000/\$15000 agg, no OOP max	\$120.66	\$120.19	\$122.89	\$125.66	\$128.49	-0.39%	2.25%	2.25%	2.25%	
	60	EPO High 70 \$6000/\$18000 agg, no OOP max	\$116.21	\$115.76	\$118.36	\$121.02	\$123.74	-0.39%	2.25%	2.25%	2.25%	
	61	EPO Standard 80 \$2000/\$6000 agg	\$187.80	\$187.07	\$191.28	\$195.58	\$199.98	-0.39%	2.25%	2.25%	2.25%	
	62	EPO Standard 80 \$3000/\$9000 agg	\$175.76	\$175.07	\$179.01	\$183.04	\$187.16	-0.39%	2.25%	2.25%	2.25%	
	63	EPO Standard 80 \$4000/\$12000 agg	\$164.92	\$164.28	\$167.98	\$171.76	\$175.62	-0.39%	2.25%	2.25%	2.25%	
	64	EPO Standard 80 \$5000/\$15000 agg	\$154.30	\$153.70	\$157.16	\$160.70	\$164.32	-0.39%	2.25%	2.25%	2.25%	
	65	EPO Standard 80 \$6000/\$18000 agg	\$149.56	\$148.98	\$152.33	\$155.76	\$159.26	-0.39%	2.25%	2.25%	2.25%	
	66	EPO Standard 80 \$2000/\$6000 agg, no OOP max	\$172.17	\$171.50	\$175.36	\$179.31	\$183.34	-0.39%	2.25%	2.25%	2.25%	
	67	EPO Standard 80 \$3000/\$9000 agg, no OOP max	\$160.51	\$159.88	\$163.48	\$167.16	\$170.92	-0.39%	2.25%	2.25%	2.25%	
	68	EPO Standard 80 \$4000/\$12000 agg, no OOP max	\$151.14	\$150.55	\$153.94	\$157.40	\$160.94	-0.39%	2.25%	2.25%	2.25%	
	69	EPO Standard 80 \$5000/\$15000 agg, no OOP max	\$143.31	\$142.75	\$145.96	\$149.24	\$152.60	-0.39%	2.25%	2.25%	2.25%	
	70	EPO Standard 80 \$6000/\$18000 agg, no OOP max	\$137.25	\$136.72	\$139.80	\$142.95	\$146.17	-0.39%	2.25%	2.25%	2.25%	
	71	EPO Standard 70 \$2000/\$6000 agg	\$182.06	\$181.35	\$185.43	\$189.60	\$193.87	-0.39%	2.25%	2.25%	2.25%	
	72	EPO Standard 70 \$3000/\$9000 agg	\$170.91	\$170.24	\$174.07	\$177.99	\$181.99	-0.39%	2.25%	2.25%	2.25%	
	73	EPO Standard 70 \$4000/\$12000 agg	\$160.10	\$159.48	\$163.07	\$166.74	\$170.49	-0.39%	2.25%	2.25%	2.25%	
	74	EPO Standard 70 \$5000/\$15000 agg	\$149.14	\$148.56	\$151.90	\$155.32	\$158.81	-0.39%	2.25%	2.25%	2.25%	
	75	EPO Standard 70 \$6000/\$18000 agg	\$145.33	\$144.76	\$148.02	\$151.35	\$154.76	-0.39%	2.25%	2.25%	2.25%	
	76	EPO Standard 70 \$2000/\$6000 agg, no OOP max	\$153.18	\$152.58	\$156.01	\$159.52	\$163.11	-0.39%	2.25%	2.25%	2.25%	
	77	EPO Standard 70 \$3000/\$9000 agg, no OOP max	\$142.90	\$142.34	\$145.54	\$148.81	\$152.16	-0.39%	2.25%	2.25%	2.25%	
	78	EPO Standard 70 \$4000/\$12000 agg, no OOP max	\$134.75	\$134.22	\$137.24	\$140.33	\$143.49	-0.39%	2.25%	2.25%	2.25%	

BLUECROSS BLUESHIELD OF DELAWARE
INDIVIDUAL, NON-MEDIGAP BUSINESS (BLUE INDIVIDUAL)
PORTFOLIO SUMMARY for New Plans
Rates Effective 4Q2011 - 3Q2012

		15	17	18	19	20	21	22	23	24	25
		GROSS Individual Monthly MEDICAL RATE 7/1/2011	GROSS Individual Monthly MEDICAL RATE 10/1/2011	GROSS Individual Monthly MEDICAL RATE 1/1/2012	GROSS Individual Monthly MEDICAL RATE 4/1/2012	GROSS Individual Monthly MEDICAL RATE 7/1/2012		% Rate Increase 10/1/2011	% Rate Increase 1/1/2012	% Rate Increase 4/1/2012	% Rate Increase 7/1/2012
<u>Medical Coverage</u>	<u>Option</u>	<u>Description</u>									
	79	EPO Standard 70 \$5000/\$15000 agg, no OOP max	\$127.91	\$127.41	\$130.28	\$133.21	\$136.21	-0.39%	2.25%	2.25%	2.25%
	80	EPO Standard 70 \$6000/\$18000 agg, no OOP max	\$122.62	\$122.14	\$124.89	\$127.70	\$130.57	-0.39%	2.25%	2.25%	2.25%
	81	EPO High 80 \$10000/\$20000 agg		\$124.46	\$127.26	\$130.12	\$133.05		2.25%	2.25%	2.25%
HSA EPO	1	HSA EPO High \$1500/\$4500	\$173.69	\$173.69	\$177.60	\$181.60	\$185.69	0.00%	2.25%	2.25%	2.25%
	2	HSA EPO High \$2000/\$6000	\$167.08	\$167.08	\$170.84	\$174.68	\$178.61	0.00%	2.25%	2.25%	2.25%
	3	HSA EPO High \$2500/\$7500	\$161.38	\$161.38	\$165.01	\$168.72	\$172.52	0.00%	2.25%	2.25%	2.25%
	4	HSA EPO High \$3000/\$9000	\$156.62	\$156.62	\$160.14	\$163.74	\$167.42	0.00%	2.25%	2.25%	2.25%
	5	HSA EPO High \$1500/\$3000	\$184.79	\$184.79	\$188.95	\$193.20	\$197.55	0.00%	2.25%	2.25%	2.25%
	6	HSA EPO High \$2000/\$4000	\$177.77	\$177.77	\$181.77	\$185.86	\$190.04	0.00%	2.25%	2.25%	2.25%
	7	HSA EPO High \$2500/\$5000	\$171.72	\$171.72	\$175.58	\$179.53	\$183.57	0.00%	2.25%	2.25%	2.25%
	8	HSA EPO High \$3000/\$6000	\$166.66	\$166.66	\$170.41	\$174.24	\$178.16	0.00%	2.25%	2.25%	2.25%
<u>Rx Coverage</u>	<u>Option</u>	<u>Rx Description</u>	<u>Rx Rate</u>	<u>Rx Rate</u>	<u>Rx Rate</u>	<u>Rx Rate</u>	<u>Rx Rate</u>	<u>% Rate Increase</u>	<u>% Rate Increase</u>	<u>% Rate Increase</u>	<u>% Rate Increase</u>
	1	\$15/25%/50%, \$500 Ded Brand only	\$48.15	\$49.52	\$50.63	\$51.77	\$52.93	2.85%	2.25%	2.25%	2.25%
	2	\$15/25%/50%, \$1000 Ded Brand only	\$36.69	\$37.74	\$38.59	\$39.46	\$40.35	2.86%	2.25%	2.25%	2.25%
	3	\$15/25%/50%, \$1500 Ded Brand only	\$30.56	\$31.43	\$32.14	\$32.86	\$33.60	2.85%	2.25%	2.25%	2.25%
	4	\$0/20/45, \$100 Ded, \$5K Max	\$80.59	\$82.89	\$84.76	\$86.67	\$88.62	2.85%	2.25%	2.25%	2.25%
	5	\$0/20/45, \$100 Ded, \$2K Max	\$62.68	\$64.47	\$65.92	\$67.40	\$68.92	2.86%	2.25%	2.25%	2.25%

Note:
Additional Rate for Extended Maternity Benefit: \$227

**BlueCross BlueShield of Delaware
Individual, Non-Medigap Business (Blue Individual)**

Rating Factors

<u>AGE FACTORS</u>	
Age	Factor
Adult<20	0.59
20-24	0.63
25-29	0.69
30-34	0.77
35-39	0.85
40-44	1.00
45-49	1.26
50-54	1.57
55-59	1.98
60-64	2.47

<u>TIER FACTORS</u>				
	Ind Ind	Ind &Ch(ren)	Ind &Spouse	Family
	1.0000	2.2623	2.0000	3.2623
	1.0000	2.1923	2.0000	3.1923
	1.0000	2.3077	2.0000	3.3077
	1.0000	2.4214	2.0000	3.4214
	1.0000	2.3807	2.0000	3.3807
	1.0000	2.1836	2.0000	3.1836
	1.0000	1.8467	2.0000	2.8467
	1.0000	1.5828	2.0000	2.5828
	1.0000	1.4230	2.0000	2.4230
	1.0000	1.2935	2.0000	2.2935

<u>Health Risk</u>	
	Factor
No Load	1.00
Rate Surcharge 1	1.25
Rate Surcharge 2	1.50
Rate Surcharge 3	3.00

**BLUECROSS BLUESHIELD OF DELAWARE
INDIVIDUAL HEALTH INSURANCE RATES**

CREDIBILITY

<u>CONTRACTS</u>		
<u>FROM</u>	<u>TO</u>	<u>CRED.</u>
0	15	0.00
16	31	0.15
32	37	0.20
38	43	0.25
44	49	0.30
50	64	0.30
65	79	0.35
80	99	0.40
100	149	0.50
150	199	0.55
200	249	0.60
250	299	0.65
300	349	0.70
350	399	0.75
400	449	0.80
450	499	0.85
500	624	0.90
625	749	0.95
750	999	1.00
1,000	UP	1.00